

File 16:Gale Group PROMT(R) 1990-2002/Oct 16
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 File 148:Gale Group Trade & Industry DB 1976-2002/Oct 16
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 File 160:Gale Group PROMT(R) 1972-1989
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 File 275:Gale Group Computer DB(TM) 1983-2002/Oct 16
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 File 636:Gale Group Newsletter DB(TM) 1987-2002/Oct 16
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?ds

Set	Items	Description
S1	25145	MONEY() (ORDER? OR TRANSFER?) OR BIDPAY()COM OR "BIDPAY.COM" OR WESTERN()UNION?
S2	7987867	WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR HOMESITE? OR (WEB OR - HOME)() (PAGE? OR SITE?) OR WEB OR WWW OR WORLD()WIDE()WEB OR - WORLDWIDWEB OR INTERNET OR ONLINE OR ON()LINE OR ELECTRONIC
S3	14458271	PURCHAS? OR BUY OR BUYING OR BOUGHT OR ORDER? OR REQUEST? - OR SALE? ? OR SELLING OR ACQUIR? OR GENERAT? OR PROCURE? OR P- AYMENT?
S4	56593	(AUCTION? OR DUTCHAUTION? OR REVERSE()AUCTION? OR BID OR - BIDS OR BIDDING) (3N) (ELECTRONIC OR ONLINE OR ON()LINE OR BBS - OR INTERNET OR WWW OR WORLD()WIDE()WEB OR WORLDWIDWEB OR NET- WORK?)
S5	494894	(SEND? OR DELIVER? OR MAIL?) (5N) (GOOD? ? OR ITEM? ? OR MER- CHANDISE? OR PRODUCT?)
S6	6894	S1(S)S2
S7	4433	S6(S)S3
S8	102	S7(S)S4
S9	63	S8 NOT PY>2000
S10	51	S9 NOT PD=19990510:19991231
S11	23	RD (unique items)
S12	14	S8(S)S5
S13	9	S12 NOT S11
S14	6	RD (unique items)
S15	115	S6(S)S4
S16	86	S15 NOT (S11 OR S14)
S17	65	S16 NOT PY=2000
S18	54	S17 NOT PD=19990510:19991231
S19	26	RD (unique items)
S20	115	S1(S)S4
S21	102	S20(S)S3
S22	53	S21 NOT (S11 OR S14 OR S19)
S23	33	S22 NOT PY>2000
S24	22	S23 NOT PD=19990510:19991231
S25	15	RD (unique items)

11/3,K/1 (Item 1 from file: 16)
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08135496 Supplier Number: 67000996 (USE FORMAT 7 FOR FULLTEXT)
Packets; The mall made mobile.(Company Business and Marketing)
Quinton, Brian
Telephony, pNA
Nov 6, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 754

... forms of e-commerce are auctions, from eBay or one of the other well-attended **online** houses. But these **auctions** pose a **payment** problem. If you're **buying** from a private individual or a relatively small business, you usually can't use a credit card because the seller has no way to clear your **purchase**. So you either use a **money order** (inconvenient effort) or mail a check and wait for it to clear (inconvenient delay).
Through...

11/3,K/2 (Item 2 from file: 16)
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08065623 Supplier Number: 67208765 (USE FORMAT 7 FOR FULLTEXT)
LAW ENFORCEMENT EFFORTS TO COMBAT FRAUD INVOLVING INTERNET AUCTIONS. (Abstract) (Brief Article) (Statistical Data Included)
Innovator's Digest, v2000, n23, pNA
Nov 14, 2000
Language: English Record Type: Fulltext
Article Type: Abstract; Brief Article; Statistical Data Included
Document Type: Newsletter; Trade
Word Count: 425

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
This (Federal Trade Commission) report addresses efforts to combat **Internet auction** fraud. In only five years, **Internet auctions** have become perhaps the hottest phenomena on the web. They offer buyers a virtual flea...

...sentimental sports memorabilia to sophisticated computer systems. Every day, millions of items are offered for **auction** on the **Internet**; the vast majority of transactions occur without incident. Unfortunately, however, some con-artists have identified **Internet auctions** as an easy way to make a fast buck at the expense of trusting buyers who send a personal check, cashier's check, or **money order** to someone they don't know for a product they've never seen. Typically, such fraudsters: offer goods for **sale** that they do not have; accept **payment** for goods they don't deliver; provide goods that are not as advertised; or fail to deliver goods in a timely way. On the theory that **Internet auction** fraud is, like most fraud, best fought on many fronts, the Federal Trade Commission has...

...to encourage local, state, and federal law enforcement cooperation in the investigation and prosecution of **Internet auction** fraud. Under the Project Safebid umbrella, FTC attorneys and investigators conduct training sessions for law...

...coordinating meaningful law-enforcement efforts. This binational multi-state computerized consumer-fraud database uses the **Internet** to provide secure access to over 220,000 consumer complaints for over 200 law

enforcement...

11/3,K/3 (Item 3 from file: 16)
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08017419 Supplier Number: 66667795 (USE FORMAT 7 FOR FULLTEXT)

Opportunities in the world of e-payments.

O'Brien, Tony

Cards International, p12

Oct 12, 2000

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1648

... most websites do not require online payments.

Industry surveys suggest that most consumers use the **Internet** for shopping research but do their **buying** or paying offline. Cheques and **money orders** are among the most popular **payments** instruments for **Internet** consumer **auctions**. Even cash is accepted widely by **Internet** merchants.

To date, the credit card has dominated online payments. The large majority of Internet...

...management tools. Most of the incidents of Internet fraud so far relate to transactions on **Internet auctions** and were paid for by cheque or **money order**.

Card dispute statistics are inflated by cardholder queries which, though expensive to handle, may result...

11/3,K/4 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07825765 Supplier Number: 65333032 (USE FORMAT 7 FOR FULLTEXT)

BidPay.com's Fraud Detection System Uncovers International Online Auction Fraud Ring.

Business Wire, p2105

Sept 21, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 636

... BUSINESS WIRE)--Sept. 21, 2000

BidPay.com, one of the most prominent person-to-person **online auction payment** services has uncovered a large Indonesian group hiding behind phony domain registrations.

The group is...

...and is headquartered in Silicon Alley in New York City. BidPay.com is the original **online auction payment** system and the largest issuer of **Western Union money orders** on the **Internet**. With over 450,000 active auction listings, BidPay has seen its market share increase by over 500% this year alone and is currently even with eBay's own **payment** service Billpoint. and expects to surpass Billpoint before the end of the year.

11/3,K/5 (Item 5 from file: 16)
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07691016 Supplier Number: 63993660 (USE FORMAT 7 FOR FULLTEXT)

CollectingChannel.com Launches Auction Tab, Gives Collectors a Wide Array of Choices for Auctions, Services and Support.

Business Wire, p2746

August 10, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 563

... in the auction space, and help them make a successful transition into buying and selling **online**."

The **auctions** tab also feature an extensive list of services available to the **online** buyer and seller. These services range from on-stop complete auction management tools such as **AuctionWatch** (<http://www.auctionwatch.com>) and **GoTo Auctions** (<http://www.auctions.goto.com> , Nasdaq:GOTO) to auction **payment** tools from **PayPal** (<http://www.paypal.com>) and **BidPay** (<http://www.bidpay.com>). Also featured are image hosting services from **PhotoPoint** (<http://www.photopoint.com>) and **ImageHost** (<http://www.imagehost.com>), as well as Innovative tools for **online** photo viewing and printing from **Konica Photo Imaging** (<http://www.konica.com>).

The page is accessible from the CollectingChannel.com homepage by clicking on the...

11/3,K/6 (Item 6 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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07643721 Supplier Number: 63513687 (USE FORMAT 7 FOR FULLTEXT)

AMAZON TESTS 'TRUSTED BRANDS'. (Company Business and Marketing)

Consumer Electronics, v40, n29, pNA

July 17, 2000

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 493

... and GE DVD player.

Blackburn said one of most popular auction features has been **Amazon Payments** that allows bidders to pay sellers by credit card, which he said eliminates "cumbersome" process of paying by check or **money order** -- norm at most **auction** sites **online** . It also allows customers to receive items they have won in auction more quickly, he...

11/3,K/7 (Item 7 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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07474738 Supplier Number: 62813317 (USE FORMAT 7 FOR FULLTEXT)

Electronic Commerce: Processor Camps Clash in Person-to-Person

Payment. (Brief Article)

Ptacek, By Megan J.

American Banker, v165, n103, p14

May 30, 2000

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal; Trade

Word Count: 916

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

A person-to-person **payment** company has introduced a service that highlights the emergence of two camps of processors in...

...models, backed by existing regulations, are effective for parties that

do not know each other. **Payments** by e-mail, meanwhile, are a good alternative for small transactions between trusted parties. Propay...

...a potent threat to the merging PayPal and X.com. Once these e-mail-based **payment** providers are combined in a new company, to be called X.com, they will have...

...within the next 30 days, said Bruce Wilkes, president of Propay. The company is targeting **online auction** sites and has already established itself as the preferred provider of **payments** on Boxlot.com and MyItem.com. Boxlot.com signs up to 20,000 sellers a month, Mr. Wilkes said. Still, the new **payment** system has a lot of ground to cover to reach the volume of Palo Alto...

...com, which says it moves about \$3 million per day in or out of its **payment** accounts. X.com has an agreement to process transactions on behalf of **online auctioneer** eBay, which in February had 1.8 million visits a day and 100,000 new...

...mail cannot, he said. With Propay, sellers open a merchant account to accept credit card **payments**. Transactions are subject to all the rules and regulations of the credit card system, which...

...It is good for e-commerce as a whole because it keeps trust in the **electronic** transfer of funds." "That credit protection is a very important factor," said James Van Dyke...

...completion of transactions. People using X.com have the same protection as people who send **payment** via e-mail, checks, or **money orders** in the mail, "where the buyer is relying on the seller," said Vincent Sollitto, an ...

...1997 as a credit processing company and reengineered its model to accommodate person-to-person **payments**, Mr. Wilkes said. Propay preserves the privacy of buyers by allowing them to complete transactions, including the entering of their credit card information, at a separate **Web site** called **Web Pay**. Sellers initiate the transactions by sending the amounts to be charged to buyers. The **Web site** also enables individual sellers working offline, such as at an antique show or a garage **sale**, to accept credit **payments**. Sellers enter the buyer's credit card information into the Propay **Web site**, and the transaction is processed through the seller's Commerce Account. Buyers and sellers can...

...a Propay account to any checking account. There are several providers of person-to-person **payment** systems based on credit card routines. Ecount lets consumers make **purchases** from a prepaid debit card account sponsored by MasterCard. TradeSafe.com, which has an alliance with FleetBoston Financial, provides an escrow service so consumers can accept credit card **payments online**. Billpoint.com, owned by eBay and Wells Fargo & Co., lets sellers accept credit card **payments** directly into their checking accounts. Providers of e-mail-based **payment** systems include PayMe.com and Bank One Corp. with its eMoneyMail service. Neither model has...

...banking community," he said. "The banks need to align together to make p-to-p **payments** just as easy as using an ATM," he said. "They don't want to lose hold of the **payment** stream."

11/3,K/8 (Item 8 from file: 16)
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07472274 Supplier Number: 62524379 (USE FORMAT 7 FOR FULLTEXT)
You've Got Money!
Wijnen, ReneE
Bank Technology News, v13, n6, p1

June, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1960

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

The next "next big thing" in ecommerce could be person-to-person **payment**. And banks and tech vendors are scrambling to gear up for it. While the complexities of **electronic** bill presentment and **payment** have painstakingly been ironed out over almost two decades, a form of **online payment** born yesterday is already helping consumers whiz money back and forth to each other at **Internet** speed. It's called email. Practically unheard of a year ago, email **payment**, also known as person-to-person **online payment**, has already cropped up on company **Web sites** in industries ranging from banking to invitations. At least half a dozen proprietary versions of...

...market. What's more, it appears to be a hit among consumers, as well. Email **payment** service provider PayPal, Palo Alto, CA, announced in early April that it had already passed...

...that PayPal, at only seven months old, is the elder of the two chief email **payment** services. "One million customers is phenomenal," Litan says. "It's important because whoever gets customers now owns the traffic." Although person-to-person **payment** models vary, the basic premise is that a consumer registers with an email **payment** company by providing either a credit card or a bank account number. With PayPal's product, a customer registers for an account, in which money can be stored **online**. When an accountholder wants to send money to someone else, he simply fills out an ...

...then clicks the "send" button. If the accountholder doesn't have enough money in his **online** account, the balance is deducted from the credit card or bank account provided during the initial registration. On the receiving end of the **payment**, recipients do not have to be registered with PayPal prior to having money sent to them. Instead, the receiver must fill out a form attached to the **payment** to access the money already waiting in a PayPal account in the receiver's name...

...derive from the "float," or interest, that collects on the money customers leave in their **online** accounts. By contrast, most other **payment** companies make money by charging a per-transaction fee to a customers' credit card or bank account. On the back end, person-to-person **online payment** looks a lot like a shared merchant account. Businesses readily establish merchant accounts to process credit card transactions, but for individuals who would like to receive occasional credit card **payments**, establishing a merchant account would be cumbersome. In person-to-person **payment**, the customers of an email **payment** company are essentially treated as shared owners of a joint merchant account, allowing them to reap the benefits of accepting credit card **payments**, while sharing the costs. It's this ability to accept credit card **payments** cheaply and easily that has made the method particularly popular on consumer-to-consumer auction sites such as eBay, where buyers and sellers initially faced more awkward **payment** processes, such as sending **money orders** or waiting for personal checks to clear before completing transactions. "Person-to-person **payment** has been driven by **online auctions**," says Paul Jamieson, senior analyst of banking and **payment** systems with Gomez Advisors, Lincoln, MA. "People were looking for a safe, simple and fast..."

...auction items is paid for through its service. Spurred by the growing popularity of email **payment** among consumers, eBay has invested in a **payment** system of its own. In May 1999, the company **acquired** Billpoint Inc.; this past March, it sold a 35% stake in the **payment** engine to Wells Fargo & Co., San Francisco. Although eBay won't exclude the use of other person-to-person **payment** services on its site, it's hoping that its

designed an email **payment** based on direct deposit, which would require customers to supply bank account numbers to enroll in the program. The danger of a direct deposit email **payment** system is that cautious customers might be reluctant to enter an bank account number over the **Web** . "I know there is some concern about providing your bank account number **online** , but products in the marketplace today show that consumers are getting over those fears," says Tim Renshaw, product manager of person-to-person products and **payment** at CheckFree. The vendor is working on a new version that will allow transmittal of credit card **payments** . The person-to-person service will be launched only through partners, including Bank of America...

...date. Another feature CheckFree is developing for future versions of the product is real-time **money transfer** . Its initial email **payment** system will have a three-day lag time in transferring money from one bank to another. However, Renshaw says that some systems that claim to have instant **payment** actually have a several day delay in withdrawing money from **online** accounts. The new person-to-person package is distinguished from CheckFree's existing "Pay Everyone" **electronic bill payment** service in that the entire person-to-person **payment** process is **electronic** . With Pay Everyone, consumers enter the information of individuals to whom they want to send checks and to authorize **online payment** , but on the back end a check is still cut and mailed. Beyond auctions and...

...event planning and invitation company in Menlo Park, CA, saw potential in tying an email **payment** service directly to its product. That's why it has developed its own in-house **payment** service. "We believe that as a service, person-to-person **payments** work best when they are contextually integrated," says Greg Richards, Mambo's vice president of...

...send invitations for sports events, concert tickets, going-away parties, or other activities that include **payment** or money exchanges. The service is free, and the company collects float and **Web** advertising revenues. "If we start developing a financial relationship with customers, if we are helping...

11/3,K/9 (Item 9 from file: 16)
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07405392 Supplier Number: 62213800 (USE FORMAT 7 FOR FULLTEXT)
E-biding. (Internet/Web/Online Service Information)
Scott, Greg
ENT, v5, n7, p50
April 26, 2000
Language: English Record Type: Fulltext Abstract
Document Type: Magazine/Journal; Professional
Word Count: 769

ABSTRACT:

Internet auction sites can be useful for new businesses seeking an alternative to traditional **procurement** channels when **buying** hardware and software, although using an **online auction** takes more time than dealing with a traditional retailer. **Buy .com** offers some of the lowest prices on software and other online retailers sell generic...

...but the eBay auction site can be best when searching for unusual items and when **buying** as a individual rather than for a large company. eBay transactions nevertheless can be a major hassle, with most sellers demanding a certified check or **money order** before shipping the item in question.
...

11/3,K/10 (Item 10 from file: 16)

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07322900 Supplier Number: 61873107 (USE FORMAT 7 FOR FULLTEXT)
Behind the Spree In Payments for C2C.
Bowen, Cathy
Credit Card Management, v13, n1, p28
April, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2956

... pay consumers the interest," says the spokesperson.
While the service is not specifically directed toward **online auctioneers**, many of them are using it. "The **online auction** market has been crying out for this," says the spokesperson. "Winning bidders with a PayPal.com account can e-mail the money to sellers instantly instead of sending a **money order** or personal check. Then sellers have been paid and they ship the goods more quickly...

11/3,K/11 (Item 11 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07278605 Supplier Number: 61793978 (USE FORMAT 7 FOR FULLTEXT)
CheckFree, BofA Promise E-Payments Service 04/27/00. (Company Business and Marketing)
Fridman, Sherman; Featherly, Kevin
Newsbytes, pNA
April 27, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 832

... be able to use the companies' electronic banking platform anywhere they use money on the **Internet** including shopping sites, **auctions** and in money transfers. Knight said this would eliminate the need for **online** buyers to share their banking or credit card information with multiple sites, or to create various **purchasing** accounts. Everything would be done through their existing bank accounts, he said.
Bank of America...

11/3,K/12 (Item 12 from file: 16)
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07274928 Supplier Number: 61752946 (USE FORMAT 7 FOR FULLTEXT)
Bank of America and CheckFree Announce Strategic Agreement to Accelerate Internet Payments.
PR Newswire, pNA
April 27, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1470

... which the companies expect to launch this calendar year, will enable consumers to use their **electronic** banking interface anywhere they use money on the **Internet**, including **purchases**, **auctions** and **money transfers**.
Under the terms of the agreement, CheckFree will obtain Bank of America's electronic billing...

11/3,K/13 (Item 13 from file: 16)
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07160576 Supplier Number: 61033986 (USE FORMAT 7 FOR FULLTEXT)
The Internet Analyst News -- From the Pony Express to Packet Transmission
-- M. Richard Porras, Chief Financial Officer, and Stephen Kearney,
Treasurer, United States Postal Service.
Business Wire, p0297
March 31, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 252

... any document."

"We have \$63 billion in total annual revenue, but we actually process incoming **payments** of about \$90 billion, because we also sell about \$30 billion postal **money orders** a year. It's a hidden part of our **payment** system, but vendors say a lot of people are using postal **money orders** for **online auction** sites such as Ebay (Nasdaq:EBAY) and Amazon.com (Nasdaq:AMZN). It's one of the most preferred **payment** methods," said Mr. Kearney. "The next evolution is downloading the postage value over the **Internet**. There are two companies that we're working with now that are already doing it..."

11/3,K/14 (Item 14 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07146553 Supplier Number: 60841363 (USE FORMAT 7 FOR FULLTEXT)
BidPay.com - Explosive Growth in Online Payment Services.
Business Wire, p1115
March 29, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 198

NEW YORK--(BUSINESS WIRE)--March 29, 2000

BidPay.com, the first **online auction payment** facilitator, has become the world's largest provider of **money orders** via the **Internet**. **BidPay . com** is now delivering greater than 1.2 million impressions monthly and expects that number to...

...and is headquartered in Silicon Alley in New York City. The patent pending service makes **online auction** transactions more efficient by facilitating **payments** between buyers and sellers. Business has been growing at a compound rate of almost 100...

11/3,K/15 (Item 15 from file: 16)
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07072136 Supplier Number: 59610298 (USE FORMAT 7 FOR FULLTEXT)
Internet Stamps Just the Beginning for KARA Technology; Secure Money
Orders, Traveler's Checks and Concert Tickets Among the Next Wave of
'Online Convenience' Products.
Business Wire, p0369
Feb 22, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 696

... common scenario. You have just been notified that you are the high

bidder for an **Internet auction**. The product is a gift for your tenth wedding anniversary two days from now. The seller only accepts **money orders**. By the time you are able to **buy the money order**, mail it and receive your product, your anniversary has come and gone and perhaps so...

11/3,K/16 (Item 16 from file: 16)
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06010023 Supplier Number: 53410697 (USE FORMAT 7 FOR FULLTEXT)
eBAY IN TROUBLE OVER DOWNTIME, FRAUD.
Computergram International, pNA
Dec 15, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 198

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
San Jose, California-based **internet auction** house eBay Inc has had more than its share of negative press lately. First came...

...The Oklahoma regional postal inspector's office is investigating eBay user Sonny Stemple for accepting **money orders** for auction items he did not deliver. The company has apparently refused to refund money...

11/3,K/17 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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13396540 SUPPLIER NUMBER: 70204209 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Internet Auctions Examined. (Internet/Web/Online Service Information)
Goldsborough, Reid
Link-Up, 17, 6, 24
Nov, 2000
ISSN: 0739-988X LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 829 LINE COUNT: 00072

... many sellers ship only after a personal check has cleared. Most individuals and many businesses **auctioning online** don't accept direct credit-card **payments** because of the transaction fees or the difficulty in obtaining merchant status.
Several online services...

11/3,K/18 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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12663818 SUPPLIER NUMBER: 65860280 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Firm holds the Mayo to cut the mustard. (rumors) (Column)
Katt, Spencer F.
eWeek, 126
Oct 9, 2000
DOCUMENT TYPE: Column LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 440 LINE COUNT: 00038

... has asked the relatively small Penetics to keep the Crucible licensing deal quiet.

Many irate **online auction** sellers have been alerting the Kitty to their unhappiness with X.com's PayPal service. The once-free **money - transferring** service is now charging transaction fees to sellers who receive combined credit card **payments** in excess of \$500 within a six-

month period. PayPal wants these occasional sellers to...

11/3,K/19 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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12195861 SUPPLIER NUMBER: 62498240 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Hammer Time! (News Briefs)
Keizer, Gregg
PC World, 18, 6, 177
June, 2000
ISSN: 0737-8939 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 4660 LINE COUNT: 00360

... security is to pick a site that accepts credit cards, since credit card companies secure **online purchases**. Many **online auctioneers**, particularly the small fry, don't take credit cards. And that makes buyers nervous, because it forces them to send a certified check or **money order** or to wait for you to ship the product after a personal check clears. Fortunately...

11/3,K/20 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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02418070 SUPPLIER NUMBER: 62920656
THE TIME IS RIGHT FOR ELECTRONIC MONEY. (Company Business and Marketing)
Manning, Ric
Boardwatch Magazine, 14, 6, 204
June, 2000
ISSN: 1054-2760 LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: The rapid growth of **online** shopping and **online** auction activity over the **Internet** has created an urgent need for an **electronic** form of cash. Sites such as eBay and Ubid have turned the **World Wide Web** into giant emporiums where all forms of merchandise can be **bought** and sold. Most individuals are not equipped to handle credit card transactions, however, and the process of obtaining a **money order** can be cumbersome. A new service called PayPal offers an **online** **payment** service that allows the customer to transfer money via e-mail. The PayPal service is...

11/3,K/21 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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02382847 SUPPLIER NUMBER: 60307713 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Internet Makes "Identity Theft" Easier - Study 03/17/00. (report by National Fraud Center Inc.)
Bonisteel, Steven
Newsbytes, NA
March 17, 2000
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 688 LINE COUNT: 00061

... online but never received them.
Charles Sweet, 32, of Key Largo is accused of have **auctioned** items **online** under the business names "Dove Key Traders" and "Key Comber Traders," cashing checks and **money orders** buyers would send him after registering winning bids. Police said both eBay and Yahoo suspended Sweet's alleged companies from their **Web sites** because of customer complaints. The National Consumers League's Fraud Information Center can be found

11/3,K/22 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04756271 Supplier Number: 64338612 (USE FORMAT 7 FOR FULLTEXT)

E-payments opportunities.

O'Brien, Anthony

Electronic Payments International, p14

July, 2000

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1634

... most websites do not require online payments.

Industry surveys suggest that most consumers use the **Internet** for shopping research but do their **buying** or paying offline. Cheques and **money orders** are among the most popular **payments** instruments for **Internet** consumer **auctions**. Even cash is accepted widely by **Internet** merchants.

To date, the credit card has dominated online payments. The large ...management tools. Most of the incidents of Internet fraud so far relate to transactions on **Internet auctions** and were paid for by cheque or **money order**.

Card dispute statistics are inflated by cardholder queries which, though expensive to handle, may result...

11/3,K/23 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04647451 Supplier Number: 61907382 (USE FORMAT 7 FOR FULLTEXT)
BANK OF AMERICA AND CHECKFREE HAVE AGREEMENT TO ACCELERATE INTERNET PAYMENTS.

Item Processing Report, v11, n9, pNA

May 4, 2000

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 372

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Atlanta-based CheckFree Holdings Corp. (CKFR) April 27 announced a strategic agreement that will make **electronic** billing and **payment** services available to the one out of every three banking households in America that make...

...customer base. The two companies also announced they are collaborating to develop and launch new **electronic** commerce initiatives, including a next **generation payments** platform architected specifically for banks to extend **payment** services on the **Internet**. This platform will enable financial institutions to offer their **on - line** banking customers the ability to pay everyone electronically. The services, ...which the companies expect to launch this calendar year, will enable consumers to use their **electronic** banking interface anywhere they use money on the **Internet**, including **purchases**, **auctions** and **money transfers**. Under the terms of the agreement, CheckFree will obtain Bank of America's **electronic** billing and **payment** assets. Bank of America will receive 10 million restricted shares of CheckFree Common Stock and...following disclosed terms: The awarding of a 10-year contract for CheckFree to become the **electronic** billing and **payment** provider for Bank of America's customers nationwide. CheckFree will obtain Bank of America's **electronic**

14/3,K/1 (Item 1 from file: 148)
DIALOG(R) File 148:Gale Group Trade & Industry DB
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12239169 SUPPLIER NUMBER: 62813317 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Electronic Commerce: Processor Camps Clash in Person-to-Person

Payment. (Brief Article)

Ptacek, By Megan J.

American Banker, 165, 103, 14

May 30, 2000

DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 973 LINE COUNT: 00077

TEXT:

A person-to-person **payment** company has introduced a service that highlights the emergence of two camps of processors in...

...models, backed by existing regulations, are effective for parties that do not know each other. **Payments** by e-mail, meanwhile, are a **good** alternative for small transactions between trusted parties. Propay, based in Orem, Utah, says it thinks...

...a potent threat to the merging PayPal and X.com. Once these e-mail-based **payment** providers are combined in a new company, to be called X.com, they will have...

...within the next 30 days, said Bruce Wilkes, president of Propay. The company is targeting **online auction** sites and has already established itself as the preferred provider of **payments** on Boxlot.com and MyItem.com. Boxlot.com signs up to 20,000 sellers a month, Mr. Wilkes said. Still, the new **payment** system has a lot of ground to cover to reach the volume of Palo Alto...

...com, which says it moves about \$3 million per day in or out of its **payment** accounts. X.com has an agreement to process transactions on behalf of **online auctioneer** eBay, which in February had 1.8 million visits a day and 100,000 new...

...mail cannot, he said. With Propay, sellers open a merchant account to accept credit card **payments**. Transactions are subject to all the rules and regulations of the credit card system, which...

...It is good for e-commerce as a whole because it keeps trust in the **electronic** transfer of funds." "That credit protection is a very important factor," said James Van Dyke...

...completion of transactions. People using X.com have the same protection as people who send **payment** via e-mail, checks, or **money orders** in the mail, "where the buyer is relying on the seller," said Vincent Sollitto, an ...

...1997 as a credit processing company and reengineered its model to accommodate person-to-person **payments**, Mr. Wilkes said. Propay preserves the privacy of buyers by allowing them to complete transactions, including the entering of their credit card information, at a separate **Web site** called **Web Pay**. Sellers initiate the transactions by sending the amounts to be charged to buyers. The **Web site** also enables individual sellers working offline, such as at an antique show or a garage **sale**, to accept credit **payments**. Sellers enter the buyer's credit card information into the Propay **Web site**, and the transaction is processed through the seller's Commerce Account. Buyers and sellers can...

...a Propay account to any checking account. There are several providers of person-to-person **payment** systems based on credit card routines. Ecount lets consumers make **purchases** from a prepaid debit card account sponsored

by MasterCard. TradeSafe.com, which has an alliance with FleetBoston Financial, provides an escrow service so consumers can accept credit card **payments online**. Billpoint.com, owned by eBay and Wells Fargo & Co., lets sellers accept credit card **payments** directly into their checking accounts. Providers of e-mail-based **payment** systems include PayMe.com and Bank One Corp. with its eMoneyMail service. Neither model has...

...banking community," he said. "The banks need to align together to make p-to-p **payments** just as easy as using an ATM," he said. "They don't want to lose hold of the **payment** stream."

14/3,K/2 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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12123143 SUPPLIER NUMBER: 59610298 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Internet Stamps Just the Beginning for KARA Technology; Secure Money Orders, Traveler's Checks and Concert Tickets Among the Next Wave of ``Online Convenience'' Products.

Business Wire, 0369

Feb 22, 2000

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 680 LINE COUNT: 00059

... common scenario. You have just been notified that you are the high bidder for an **Internet auction**. The product is a gift for your tenth wedding anniversary two days from now. The seller only accepts **money orders**. By the time you are able to **buy** the **money order**, **mail** it and receive your **product**, your anniversary has come and gone and perhaps so has your spouse.

Now, imagine being...

14/3,K/3 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

11367536 SUPPLIER NUMBER: 55852590 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Bidder beware. (online auction fraud)

Mannix, Margaret

U.S. News & World Report, 127, 12, 58

Sept 27, 1999

ISSN: 0041-5537 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1663 LINE COUNT: 00130

... more."

No guarantees. While headlines tout the unparalleled selection of goods and bargains offered by **online auctions**, little attention has been paid to the downside: the intrinsic risk of **buying** merchandise sight unseen from strangers. There's no guarantee what shape your product will be ...

...arrives--or even if you will receive it. There's nothing stopping a seller from **sending** you an **item** of lesser quality. Most of these transactions are done by check or **money order**, so the buyer has little recourse. And no one even knows if the item being...

14/3,K/4 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

10699846 SUPPLIER NUMBER: 53410697 (USE FORMAT 7 OR 9 FOR FULL TEXT)
eBAY IN TROUBLE OVER DOWNTIME, FRAUD.

Computergram International, NA
Dec 15, 1998
ISSN: 0268-716X LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 211 LINE COUNT: 00019

TEXT:

San Jose, California-based **internet auction** house eBay Inc has had more than its share of negative press lately. First came...

...The Oklahoma regional postal inspector's office is investigating eBay user Sonny Stemple for accepting **money orders** for auction **items** he did not **deliver**. The company has apparently refused to refund money to customers who fell for the con...

14/3,K/5 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

04845714 Supplier Number: 67208765 (USE FORMAT 7 FOR FULLTEXT)

LAW ENFORCEMENT EFFORTS TO COMBAT FRAUD INVOLVING INTERNET

AUCTIONS. (Abstract) (Brief Article) (Statistical Data Included)

Innovator's Digest, v2000, n23, pNA

Nov 14, 2000

Language: English Record Type: Fulltext

Article Type: Abstract Brief Article Statistical Data Included

Document Type: Newsletter; Trade

Word Count: 425

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

This (Federal Trade Commission) report addresses efforts to combat **Internet auction** fraud. In only five years, **Internet auctions** have become perhaps the hottest phenomena on the **web**. They offer buyers a virtual flea-market with an endless array of merchandise from around...

...sentimental sports memorabilia to sophisticated computer systems. Every day, millions of items are offered for **auction** on the **Internet**; the vast majority of transactions occur without incident. Unfortunately, however, some con-artists have identified **Internet auctions** as an easy way to make a fast ...at the expense of trusting buyers who send a personal check, cashier's check, or **money order** to someone they don't know for a product they've never seen. Typically, such fraudsters: offer goods for **sale** that they do not have; accept **payment** for **goods** they don't **deliver**; provide **goods** that are not as advertised; or fail to **deliver goods** in a timely way. On the theory that **Internet auction** fraud is, like most fraud, best fought on many fronts, the Federal Trade Commission has...to encourage local, state, and federal law enforcement cooperation in the investigation and prosecution of **Internet auction** fraud. Under the Project Safebid umbrella, FTC attorneys and investigators conduct training sessions for law...

...coordinating meaningful law-enforcement efforts. This binational multi-state computerized consumer-fraud database uses the **Internet** to provide secure access to over 220,000 consumer complaints for over 200 law enforcement...

14/3,K/6 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04682149 Supplier Number: 62524379 (USE FORMAT 7 FOR FULLTEXT)

You've Got Money!

Wijnen, ReneE

Bank Technology News, v13, n6, p1
June, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1960

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

The next "next big thing" in ecommerce could be person-to-person **payment**. And banks and tech vendors are scrambling to gear up for it. While the complexities of **electronic** bill presentment and **payment** have painstakingly been ironed out over almost two decades, a form of **online payment** born yesterday is already helping consumers whiz money back and forth to each other at **Internet** speed. It's called email. Practically unheard of a year ago, email **payment**, also known as person-to-person **online payment**, has already cropped up on company **Web sites** in industries ranging from banking to invitations. ...market. What's more, it appears to be a hit among consumers, as well. Email **payment** service provider PayPal, Palo Alto, CA, announced in early April that it had already passed chief email **payment** services. "One million customers is phenomenal," Litan says. "It's important because whoever gets customers now owns the traffic." Although person-to-person **payment** models vary, the basic premise is that a consumer registers with an email **payment** company by providing either a credit card or a bank account number. With PayPal's product, a customer registers for an account, in which money can be stored **online**. When an accountholder wants to send money to someone else, he simply fills out an...then clicks the "send" button. If the accountholder doesn't have enough money in his **online** account, the balance is deducted from the credit card or bank account provided during the initial registration. On the receiving end of the **payment**, recipients do not have to be registered with PayPal prior to having money sent to them. Instead, the receiver must fill out a form attached to the **payment** to access the money already waiting in a PayPal account in the receiver's name...derive from the "float," or interest, that collects on the money customers leave in their **online** accounts. By contrast, most other **payment** companies make money by charging a per-transaction fee to a customers' credit card or bank account. On the back end, person-to-person **online payment** looks a lot like a shared merchant account. Businesses readily establish merchant accounts to ...process credit card transactions, but for individuals who would like to receive occasional credit card **payments**, establishing a merchant account would be cumbersome. In person-to-person **payment**, the customers of an email **payment** company are essentially treated as shared owners of a joint merchant account, allowing them to reap the benefits of accepting credit card **payments**, while sharing the costs. It's this ability to accept credit card **payments** cheaply and easily that has made the method particularly popular on consumer-to-consumer auction sites such as eBay, where buyers and sellers initially faced more awkward **payment** processes, such as sending **money orders** or waiting for personal checks to clear before completing transactions. "Person-to-person **payment** has been driven by **online auctions**," says Paul Jamieson, senior analyst of banking and **payment** systems with Gomez Advisors, Lincoln, MA. "People were looking for a safe, simple and fast..."

...auction items is paid for through its service. Spurred by the growing popularity of email **payment** among consumers, eBay has invested in a **payment** system of its own. In May 1999, the company **acquired** Billpoint Inc.; this past March, it sold a 35% stake in the **payment** engine to Wells Fargo & Co., San Francisco. Although eBay won't exclude the use of other person-to-person **payment** services on its site, it's hoping that its investment will make Billpoint the preferred...

...is the same. What's different is how the process is showing up on the **Web site**," says Billpoint Director of Marketing Ann Ruckstuhl in describing the changes to the service after the eBay acquisition. "If you are a seller and you put up a lamp for **sale**, Billpoint became an

19/3,K/1 (Item 1 from file: 16)
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09924988 Supplier Number: 88605358 (USE FORMAT 7 FOR FULLTEXT)
Hit or Hype: The Bottom Line on 10 Tech Projections. (Brief Article) (Statistical Data Included)
Bank Technology News, p16
July, 2002
Language: English Record Type: Fulltext
Article Type: Brief Article; Statistical Data Included
Document Type: Magazine/Journal; Trade
Word Count: 3036

... consumers will want to see the home in person beyond a virtual tour."
6. P2p **electronic money transfers** have little future beyond **on - line auctions** .
Paul Rodwick
VP
E.piphany
P2P was one of those revolutionary hot apps that practically...

19/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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09709430 Supplier Number: 83038922 (USE FORMAT 7 FOR FULLTEXT)
PayPal's IPO waits in the wings: PayPal Inc.'s prospectus gives a look at how the P2P provider will compete in a risky market. (initial public offering) (Brief Article)
Punch, Linda
Credit Card Management, v14, n12, p44(1)
Feb, 2002
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 887

... 3.2 million.
Another risk cited by PayPal is the fact that it depends on **online auctions** for a significant percentage of its payment volume. A large portion of that business comes...
...Wells Fargo. Other competitors include Citigroup's c2it.com, and MoneyZap and BidPay offered by **Western Union** .
For the nine months ending Sept. 30, approximately 68.3% of PayPal's dollar volume...

19/3,K/3 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

09663038 Supplier Number: 84176805 (USE FORMAT 7 FOR FULLTEXT)
PayPal Announces Auction Seller Advisory Board; Online Community to Provide Insight for PayPal Auction Product Development.
PR Newswire, pSFTU05326032002
March 26, 2002
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 718

... of this advisory board," said Jay Senese, the number one seller by

volume on the **Internet** 's most popular **auction** site. "I've been using PayPal to accept payments for more than two years, and...

...I'm thankful -- getting paid with PayPal is 10 times faster than processing checks or **money orders**."

Creation of the advisory board stemmed from the work of a PayPal employee known on...

19/3,K/4 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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09637772 Supplier Number: 83912192 (USE FORMAT 7 FOR FULLTEXT)
Auction buyers favour online payments. (Commercial Cards).
Cards International, p5(2)
Feb 22, 2002
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 383

... that just 14 percent of auction buyers used a P2P payment service for their first **online auction** purchase, while 37 percent of frequent users made a P2P payment for their most recent purchase. Cheques and **money orders** combined were used by half of auction buyers for their first purchase. The ESP study, based on a survey of 3,000 **web** shopping households, revealed the dominant role of card payments for **online** shopping. Among **online** retail shoppers, 73 percent used a credit card to pay for their most recent purchase while 18 percent used a debit card. By contrast, only 1 percent of **online** retail shoppers used a P2P service for their most recent purchase.

A Gartner study claims...

19/3,K/5 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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09382574 Supplier Number: 82128564 (USE FORMAT 7 FOR FULLTEXT)
In Brief: Study: More E-Pay At Web Auctions. (Brief Article)
American Banker, p18
Jan 25, 2002
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 156

While just 14% of auction buyers said they used an **online** payment service for their first **online auction** purchase, 37% said they used such a service for their most recent purchase, according to the study, released Jan. 10. By contrast, checks and **money orders** combined were used by half of auction buyers for their first purchase, but by only 29% for their most recent purchase.

Payment habits of **online auction** buyers are dramatically different than those of online retail shoppers, according to the study -- 73...

...while just 1% used an online payment service and just 7% used a check or **money order**.

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<http://www.americanbanker.com>

19/3,K/6 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

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09379440 Supplier Number: 82101696 (USE FORMAT 7 FOR FULLTEXT)

On-Line Payment Services On The Rise At Auction Sites.

EFT Report, v25, n2, pNA

Jan 23, 2002

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 786

Internet auctions may be fueling significant growth of **online** payment systems, according to recent research by ESP Consulting. Among consumers who are active buyers at **on - line** auction sites, use of **on - line** payment services is growing. While just 14 percent of auction buyers report that they used an **on - line** payment for their first **on - line** **auction** purchase, more than one-third (37 percent) used an **on - line** payment service to pay for their most recent purchase. By contrast, checks and **money orders** combined were used by 50 percent of auction buyers for their first purchase, but by...

...use of a credit or debit card.

Despite buyer preferences, use of payment media at **on - line** **auctions** is controlled by what the seller will accept. One-third of buyers that paid by check and 40 percent who paid by **money order** for their last auction purchase used that method because it was the only method the seller would accept. Yet more than two-thirds (68 percent) of **on - line** auction sellers accepted **on - line** payments for their most recent sale, compared to just 29 percent accepting **online** payments for their first auction sale.

"To a great extent, acceptance of on-line payments...

19/3,K/7 (Item 7 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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09379420 Supplier Number: 82101676 (USE FORMAT 7 FOR FULLTEXT)

AUCTION PURCHASERS PREFER ON-LINE PAYMENT SERVICES TO CARDS.

Card News, v17, n2, pNA

Jan 23, 2002

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 787

Internet auctions may be fueling significant growth of **online** payment systems, according to recent research by ESP Consulting. Among consumers who are active buyers at **on - line** auction sites, use of **on - line** payment services is growing. While just 14 percent of auction buyers report that they used an **on - line** payment for their first **on - line** **auction** purchase, more than one-third (37 percent) used an **on - line** payment service to pay for their most recent purchase. By contrast, checks and **money orders** combined were used by 50 percent of auction buyers for their first purchase, but by...

...use of a credit or debit card.

Despite buyer preferences, use of payment media at **on - line** **auctions** is controlled by what the seller will accept. One-third of buyers that paid by check and 40 percent who paid by **money order** for their last auction purchase used that method because it was the only method the seller would accept. Yet more than two-thirds (68 percent) of **on - line** auction sellers accepted **on - line** payments for their most recent sale, compared to just 29 percent accepting **online** payments for their first auction sale.

"To a great extent, acceptance of on-line payments...

19/3,K/8 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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09325150 Supplier Number: 81258913 (USE FORMAT 7 FOR FULLTEXT)
Alternative payment systems Lines of credit. (Tried & Tested Labs).
Gann, Roger
Internet Magazine, p102(5)
Jan, 2002
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; General Trade
Word Count: 5008

... yet to come
Contact Mondex Phone (020) 7557 5000 www.mondex.com
BidPay
Pay for **online auction** purchases by sending out **money orders**
automatically

BidPay is an online payment service with a difference. When you pay
for something...reason for the rapid growth in online payment systems has
undoubtedly been the rise of **online auctions**, which involve
transactions between individuals rather than between individuals and
merchants. These individuals need a...

...this is never a good idea, for obvious reasons. And you could use an
International **Money Order**, but they're not cheap.

The solution is a trusted third party--you pay the...

19/3,K/9 (Item 9 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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09306710 Supplier Number: 81014558 (USE FORMAT 7 FOR FULLTEXT)
Newsbytes Internet Week In Review.
Woods, Wendy
Newsbytes, pNWSB01355015
Dec 21, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1227

... www.newsbytes.com/news/01/173055.html
PayPal Eyes More Than \$63 Million In IPO **Bid**
Online money - transfer company PayPal says it expects to raise
at least \$63 million through the initial public...

...to sell at least 5.4 million shares at between \$12 and \$14 each. <http://www.newsbytes.com/news/01/173041.html>
Photopoint MIA, Customers Worried
Photopoint.com, a popular but...

19/3,K/10 (Item 10 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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08990733 Supplier Number: 78268626 (USE FORMAT 7 FOR FULLTEXT)
Trusting Your Money to Strangers. (Brief Article)
KANDRA, ANNE
PC World, v19, n10, p45
Oct, 2001
Language: English Record Type: Fulltext
Article Type: Brief Article

Document Type: Magazine/Journal; General Trade
Word Count: 1959

IT'S A GREAT IDEA, in theory: Send cash instantly over the **Web** . If you love **online auctions** , **money - transfer** services like PayPal and EBay's Billpoint mean you no longer have to take chances with **money orders** . And **online** bill-payment services like PayMyBills.com and StatusFactory save you from monthly writer's cramp...

19/3,K/11 (Item 11 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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08964478 Supplier Number: 77659793 (USE FORMAT 7 FOR FULLTEXT)
E-Payments Company of the Year Wells Fargo & Co.: Doing Well at Moving Money. (Brief Article)
Punch, Linda
Credit Card Management, v14, n5, p54
August, 2001
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 760

... of the Year.

Shortly after that first transaction six years ago, San Jose, Calif.-based **online auction** house EBay approached Wells Fargo about setting up a person-to-person payment service for the **Internet** . In a P2P transaction, a third party offers a means for an **online** buyer to electronically funnel money to the seller without using the traditional credit card structure...

...as payment for sales commissions, says Debra B. Rossi, Wells' executive vice president of business **Internet** services. To complete transactions, buyers and sellers had to resort to old-fashioned methods: checks, **money orders** , or cash.

"EBay said, 'here we are an Internet company and yet the buyers have ...

19/3,K/12 (Item 12 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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08918775 Supplier Number: 77352429 (USE FORMAT 7 FOR FULLTEXT)
Online Shoppers Reach for Bargains, Reports the July eCommerce Index from NextCard; Bargain Buyers Get Ready for Back-to-School.
Business Wire, p2216
August 21, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 876

... the academic year and looking for cheaper, more convenient ways to do it," said Lascelles.

" **Western Union** 's **online auction** payment service, **BidPay . com** , is gaining in popularity and appeared on the Index for the first time. Consumers love...

...that finalize transactions and facilitate payments make auction buying and selling a snap," said Lascelles. " **Western Union** has long been a bellwether offline brand and its **online** service is benefiting from the strong association."

"July is traditionally a quiet time of year...

19/3,K/13 (Item 13 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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08861960 Supplier Number: 76960568 (USE FORMAT 7 FOR FULLTEXT)
Newsbytes Internet Week In Review. (Industry Trend or Event)
Newsbytes, pNWSB0121500D
August 3, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1224

... s office announced criminal indictments against five defendants in three cases involving alleged fraud in online auctions . [http:// www .newsbytes.com/news/01/168600.html](http://www.newsbytes.com/news/01/168600.html)
Pirated Movies Abound On The Web
In the last...

19/3,K/14 (Item 14 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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08817055 Supplier Number: 76626095 (USE FORMAT 7 FOR FULLTEXT)
Western Union Announces Newest Member of Financial Services Family of Companies.
PR Newswire, pNA
July 19, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 800

Payments

DENVER, July 19 /PRNewswire/ --

Western Union, one of the world's leading money transfer companies and an innovator in the field of electronic person- to-person money transfer transactions 130 years ago, announced that **BidPay . com**, Inc. ([www . bidpay . com](http://www.bidpay.com)) is now the newest member of the **Western Union** family of products and services. **BidPay . com** is a top Internet person- to-person (P2P) payment service option for online auction users.

The BidPay.com(R) patent-pending technology facilitates online auction payments quickly and conveniently by allowing an online auction buyer to pay for winning bids with a **Western Union** branded money order * purchased via the Internet . As a part of the **BidPay . com** service package, the company processes the buyer's order and then notifies the seller and buyer, via e-mail, that the money order payment has been processed and mailed directly to the seller.

BidPay.com is one of...

...package of services has extended the application of the traditional money order into a viable online auction payment solution. As a new economy business, BidPay has demonstrated strong performance with a buyer ...

...model that is working well for both buyers and sellers," said Mike Yerington, president for **Western Union** North America. "The integration of BidPay into **Western Union** 's service family provides opportunities to leverage the trusted reputation of the **Western Union** brand and the support of other First Data companies to grow the business through an already established presence in the Internet auction payment market."

In existence since April 1999, the BidPay.com service is listed as a

...

19/3,K/15 (Item 15 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

08730178 Supplier Number: 75635886 (USE FORMAT 7 FOR FULLTEXT)
Electron Commerce: PayPal Sees Rival Citi As Potential P-to-P

Ally. (person-to-person; Citibank) (Brief Article)

Bach, Deborah

American Banker, v166, n117, p1

June 19, 2001

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal; Trade

Word Count: 1382

... is widening its focus to enroll new c2it customers.

The service went live on America **Online** in November and on Microsoft's MSN network in March. Last month c2it began offering international **money transfers** in 30 countries and went live on Auction Watch in an effort to snare some of the **online auction** business that TowerGroup estimates will continue to make up more than 95% of P-to...

19/3,K/16 (Item 16 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

08518832 Supplier Number: 73232157 (USE FORMAT 7 FOR FULLTEXT)

Report: Person-to-Person Payments To Escalate Sharply. (Industry Trend or Event)

Marlin, Steven

Bank Systems + Technology, v38, n3, p8

March, 2001

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 803

... BillPoint, a P2P company that had itself been acquired in 1998 by eBay, the popular **online auction** site. The BillPoint service allows buyers in eBay auctions to pay sellers by credit card as well as by check or **money order**. To use BillPoint, sellers copy HTML code to add the BillPoint icon to the items...

19/3,K/17 (Item 17 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

08498137 Supplier Number: 72890677 (USE FORMAT 7 FOR FULLTEXT)

Dot Cons. (Internet/Web/Online Service Information)

McEVOY, AOIFE; ALBRO, EDWARD N.

PC World, v19, n5, p107

May, 2001

Language: English Record Type: Fulltext Abstract

Document Type: Magazine/Journal; General Trade

Word Count: 5204

... PC World named EBay the Web's best site last year.

For Tom Ogle, though, **online auctions** are not just about price. Ogle runs his own Seattle-based commercial photography business and...

...Epson scanner that could handle transparencies. Ogle won the auction for \$180 and sent a **money order** to the seller, who was based in San Jose,

California.

Then he waited. And waited...

19/3,K/18 (Item 18 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

08448660 Supplier Number: 72049974 (USE FORMAT 7 FOR FULLTEXT)
"Welcome, You've Got Cash!".
PUNCH, LINDA
Credit Card Management, v13, n12, p44
March, 2001
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3396

... market.
Impatient Customers
P2P payments grew as a direct response to the exploding popularity of **online auction** sites such as eBay Inc. and Amazon Auctions. In deals involving two individuals, credit cards were not an option. And consumers enamored with the 21st Century technology of **online auctions** were decidedly put off by the use of other 20th Century payment methods: cash, checks, and **money orders**. "Waiting for a check is annoying," Sizemore says. "People want instant gratification and they want..."

19/3,K/19 (Item 19 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

08425436 Supplier Number: 71709581 (USE FORMAT 7 FOR FULLTEXT)
Billpoint Sees an Opportunity As Rival PayPal Initiates Fees.
Costanzo, Chris
American Banker, v166, n51, p1
March 15, 2001
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1639

... said.
But Beth Robertson, a senior analyst at Tower Group, said an estimated 75% of **online auctions** still are settled by traditional methods, such as checks and **money orders**, creating significant opportunities for all providers. Billpoint's record of exemplary customer service will work...

19/3,K/20 (Item 20 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

08320538 Supplier Number: 70333984 (USE FORMAT 7 FOR FULLTEXT)
At Fork in P2P Road, Banks Choose Both.
Breitkopf, David; Kuykendall, Laverne
American Banker, v166, n27, p1
Feb 8, 2001
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1537

... card bank that seems to think its customers will want to conduct this type of **money transfer**. Provident, the San Francisco card company, beat out Capital One Financial Corp. for a branding...

...Bank One's eMoneyMail, and Billpoint, which is jointly owned by Wells Fargo and the **online auctioneer** eBay Inc.

Providian's equity investment in privately held PayPal -- the size of which the...

19/3,K/21 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

14450492 SUPPLIER NUMBER: 84313583 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Person-to-Person Payments Up for Grabs. (U.S.) (Brief Article) (Industry Overview) (Statistical Data Included)

US Banker, 16

April, 2002

DOCUMENT TYPE: Brief Article Industry Overview Statistical Data Included

ISSN: 0148-8848

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 545 LINE COUNT: 00045

... with both PayPal and BillPoint, says Robertson, is that both focus virtually exclusively on the **Internet auction** business. She speculates that a reason Wells sold its stake in BillPoint is that the...

...services to their customers, and under their own names. CertaPay does not limit itself to **online auctions**. Already it has signed up four of Canada's top five banks. And CertaPay is planning a campaign in the U.S. banking market. Also, **Western Union** is stepping up its P-to-P activities, which go far beyond the **online auction** business.

Clearly, P-to-P payments are up for grabs.

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19/3,K/22 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

13380027 SUPPLIER NUMBER: 73887757 (USE FORMAT 7 OR 9 FOR FULL TEXT)

P2P BREAKTHROUGH, BUT WHO CARES?

Leuchter, Miriam

US Banker, 111, 5, 52

May, 2001

ISSN: 0148-8848

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 2322 LINE COUNT: 00182

... calls its service c2it (as in "see to it"), Bank One named it eMoneyMail, and **Western Union** launched it last September as MoneyZap. Wells Fargo has a joint venture partner with **online auctioneer** eBay Inc. in person-to-person pioneer Billpoint. CIBC acts as the behind-the-scenes service provider for Yahoo! PayDirect, while Citi powers America **Online** 's branded version.

The big financial institutions' brand strategy with person-to-person is surprising...

19/3,K/23 (Item 1 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

02253524 SUPPLIER NUMBER: 53410697 (USE FORMAT 7 OR 9 FOR FULL TEXT)

eBAY IN TROUBLE OVER DOWNTIME, FRAUD.

Computergram International, NA

Dec 15, 1998

ISSN: 0268-716X

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 211 LINE COUNT: 00019

TEXT:

San Jose, California-based **internet auction** house eBay Inc has had more than its share of negative press lately. First came...

...The Oklahoma regional postal inspector's office is investigating eBay user Sonny Stemple for accepting **money orders** for auction items he did not deliver. The company has apparently refused to refund money...

19/3,K/24 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

05214447 Supplier Number: 80684760 (USE FORMAT 7 FOR FULLTEXT)

IT'S NOT IN THE CARDS FOR CARDS TO HAVE AN ONLINE CHALLENGER. (Brief Article) (Statistical Data Included)

Cardline, pl

Nov 23, 2001

Language: English Record Type: Fulltext

Article Type: Brief Article Statistical Data Included

Document Type: Newsletter; General Trade

Word Count: 144

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...payment methods will challenge credit cards as the preferred way to purchase items over the **Internet** in the foreseeable future, according to report released this week by IDC, a Framingham, MA...

...fraud, and deferred payment. The strength of cards has led to the failure of alternative **online** payments systems Beenz and Flooz. Card use also has relegated PayPal Inc., a Palo Alto, CA-based **online money - transfer network** used by **Internet auction** houses, to niche status, the report says. IDC estimates worldwide business-to-consumer e-commerce...

19/3,K/25 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

05034029 Supplier Number: 76626965 (USE FORMAT 7 FOR FULLTEXT)

P2P at the ATM wins support.

Davis, Charles

Electronic Payments International, pl12

June, 2001

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1026

... support P2P services.

But it may be a struggle to entice financial institutions to offer **money transfers** on their ATMs. There are a host of technological obstacles to overcome, starting with the "exact change" problem. ATMs that dispense change are prohibitively expensive, and few **money transfer** customers want cash back from the amount they wish to transfer. There are also language problems. Many **money transfer** customers speak little or no English, and need a live agent to facilitate the transaction. And finally, there is the inescapable fact that, beyond the **online auction** market, no one is using P2P.

...

19/3,K/26 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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05008251 Supplier Number: 75479184 (USE FORMAT 7 FOR FULLTEXT)

**Beanie Babies Are Top Internet Fraud Players. (Statistical Data
Included) (Brief Article)**

Research Alert, v19, n11, p2

June 1, 2001

Language: English Record Type: Fulltext

Article Type: Statistical Data Included Brief Article

Document Type: Newsletter; Trade

Word Count: 158

Nearly two thirds (65%) of **Internet auction** fraud victims are male. Victims are most likely to be in their 20s (27.3%), 30s (25.8%) or 40s (25.5%), and to pay for the items by **money order** (48%) or personal check (32%). They are also most likely to live in California, Texas...

25/3,K/1 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

12887631 SUPPLIER NUMBER: 67000996 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Packets; The mall made mobile. (Company Business and Marketing)
Quinton, Brian
Telephony, NA
Nov 6, 2000
ISSN: 0040-2656 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 754 LINE COUNT: 00061

... forms of e-commerce are auctions, from eBay or one of the other well-attended **online** houses. But these **auctions** pose a **payment** problem. If you're **buying** from a private individual or a relatively small business, you usually can't use a credit card because the seller has no way to clear your **purchase**. So you either use a **money order** (inconvenient effort) or mail a check and wait for it to clear (inconvenient delay).

Through...

25/3,K/2 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

12599943 SUPPLIER NUMBER: 65333032 (USE FORMAT 7 OR 9 FOR FULL TEXT)
BidPay.com's Fraud Detection System Uncovers International Online Auction Fraud Ring.
Business Wire, 2105
Sept 21, 2000
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 669 LINE COUNT: 00055

NEW YORK--(BUSINESS WIRE)--Sept. 21, 2000

BidPay . com , one of the most prominent person-to-person **online auction payment** services has uncovered a large Indonesian group hiding behind phony domain registrations.

The group is...

...the process are collecting new credit card numbers to further their efforts from innocent buyers."

BidPay . com was founded in March of 1999 and is headquartered in Silicon Alley in New York City. **BidPay . com** is the original **online auction payment** system and the largest issuer of **Western Union money orders** on the Internet. With over 450,000 active auction listings, BidPay has seen its market...

...increase by over 500% this year alone and is currently even with eBay's own **payment** service Billpoint. and expects to surpass Billpoint before the end of the year.

25/3,K/3 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

12461157 SUPPLIER NUMBER: 63993660 (USE FORMAT 7 OR 9 FOR FULL TEXT)
CollectingChannel.com Launches Auction Tab, Gives Collectors a Wide Array of Choices for Auctions, Services and Support.
Business Wire, 2746
August 10, 2000
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 571 LINE COUNT: 00055

... in the auction space, and help them make a successful transition

into buying and selling **online** ."

The **auctions** tab also feature an extensive list of services available to the online buyer and seller. These services range from on-stop complete auction management tools such as **AuctionWatch** ([http:// www . auctionwatch .com](http://www.auctionwatch.com)) and **GoTo Auctions** ([http:// www . auctions .goto.com](http://www.auctions.goto.com) , Nasdaq:GOTO) to auction **payment** tools from PayPal (<http://www.paypal.com>) and BidPay ([http://www. bidpay . com](http://www.bidpay.com)). Also featured are image hosting services from PhotoPoint (<http://www.photopoint.com>) and ImageHost ([http...](http://www.imagehost.com)).

25/3,K/4 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

12172384 SUPPLIER NUMBER: 62213800 (USE FORMAT 7 OR 9 FOR FULL TEXT)
E-biding. (Internet/Web/Online Service Information)
Scott, Greg
ENT, 5, 7, 50
April 26, 2000
ISSN: 1085-2395 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 803 LINE COUNT: 00062

...ABSTRACT: transactions nevertheless can be a major hassle, with most sellers demanding a certified check or **money order** before shipping the item in question.

25/3,K/5 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

12032930 SUPPLIER NUMBER: 61752946 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Bank of America and CheckFree Announce Strategic Agreement to Accelerate Internet Payments.
PR Newswire, NA
April 27, 2000
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1562 LINE COUNT: 00137

... will enable consumers to use their electronic banking interface anywhere they use money on the **Internet** , including **purchases** , **auctions** and **money transfers** .

Under the terms of the agreement, CheckFree will obtain Bank of America's electronic billing...

25/3,K/6 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

11909471 SUPPLIER NUMBER: 61033986 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The Internet Analyst News -- From the Pony Express to Packet Transmission
-- M. Richard Porras, Chief Financial Officer, and Stephen Kearney,
Treasurer, United States Postal Service.
Business Wire, 0297
March 31, 2000
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 224 LINE COUNT: 00025

... any document."

"We have \$63 billion in total annual revenue, but we actually process incoming **payments** of about \$90 billion, because we also sell about \$30 billion postal **money orders** a year. It's a hidden part of our **payment** system, but vendors say a lot of people are using postal **money orders**

for online auction sites such as Ebay (Nasdaq:EBAY) and Amazon.com (Nasdaq:AMZN). It's one of the most preferred **payment** methods," said Mr. Kearney. "The next evolution is downloading the postage value over the Internet...

25/3,K/7 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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11890986 SUPPLIER NUMBER: 60841363 (USE FORMAT 7 OR 9 FOR FULL TEXT)
BidPay.com - Explosive Growth in Online Payment Services.
Business Wire, 1115
March 29, 2000
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 202 LINE COUNT: 00019

NEW YORK--(BUSINESS WIRE)--March 29, 2000
BidPay . com , the first online auction payment facilitator, has become the world's largest provider of money orders via the Internet. **BidPay . com** is now delivering greater than 1.2 million impressions monthly and expects that number to...

...fee and grow organically rather than using cash incentives to buy customers."

About BidPay.com

BidPay . com was founded in March of 1999 and is headquartered in Silicon Alley in New York City. The patent pending service makes online auction transactions more efficient by facilitating payments between buyers and sellers. Business has been growing at a compound rate of almost 100...

25/3,K/8 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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02440114 SUPPLIER NUMBER: 65860280 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Firm holds the Mayo to cut the mustard. (rumors) (Column)
Katt, Spencer F.
eWeek, 126
Oct 9, 2000
DOCUMENT TYPE: Column LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 440 LINE COUNT: 00038

... has asked the relatively small Penetics to keep the Crucible licensing deal quiet.

Many irate online auction sellers have been alerting the Kitty to their unhappiness with X.com's PayPal service. The once-free money - transferring service is now charging transaction fees to sellers who receive combined credit card payments in excess of \$500 within a six-month period. PayPal wants these occasional sellers to...

25/3,K/9 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02403611 SUPPLIER NUMBER: 62498240 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Hammer Time! (News Briefs)
Keizer, Gregg
PC World, 18, 6, 177
June, 2000
ISSN: 0737-8939 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 4660 LINE COUNT: 00360

... And that makes buyers nervous, because it forces them to send a certified check or **money order** or to wait for you to ship the product after a personal check clears.

Fortunately...

25/3,K/10 (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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02393218 SUPPLIER NUMBER: 61793978 (USE FORMAT 7 OR 9 FOR FULL TEXT)
CheckFree, BofA Promise E-Payments Service 04/27/00.(Company Business and Marketing)
Fridman, Sherman; Featherly, Kevin
Newsbytes, NA
April 27, 2000
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 864 LINE COUNT: 00075

... be able to use the companies' electronic banking platform anywhere they use money on the **Internet** including shopping sites, **auctions** and in **money transfers**. Knight said this would eliminate the need for online buyers to share their banking or credit card information with multiple sites, or to create various **purchasing** accounts. Everything would be done through their existing bank accounts, he said.

Bank of America...

25/3,K/11 (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2002 The Gale Group. All rts. reserv.

02417949 Supplier Number: 59610298 (USE FORMAT 7 FOR FULLTEXT)
Internet Stamps Just the Beginning for KARA Technology; Secure Money Orders, Traveler's Checks and Concert Tickets Among the Next Wave of ``Online Convenience'' Products.
Business Wire, p0369
Feb 22, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 696

... a gift for your tenth wedding anniversary two days from now. The seller only accepts **money orders**. By the time you are able to **buy** the **money order**, mail it and receive your product, your anniversary has come and gone and perhaps so...

25/3,K/12 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

04833650 Supplier Number: 66667795 (USE FORMAT 7 FOR FULLTEXT)
Opportunities in the world of e-payments.
O'Brien, Tony
Cards International, p12
Oct 12, 2000
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1648

... Industry surveys suggest that most consumers use the Internet for shopping research but do their **buying** or paying offline. Cheques and **money orders** are among the most popular **payments** instruments for

Internet consumer auctions . Even cash is accepted widely by Internet merchants.

To date, the credit card has dominated...management tools. Most of the incidents of Internet fraud so far relate to transactions on **Internet auctions** and were paid for by cheque or **money order** .

Card dispute statistics are inflated by cardholder queries which, though expensive to handle, may result...

25/3,K/13 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

04724207 Supplier Number: 63513687 (USE FORMAT 7 FOR FULLTEXT)

AMAZON TESTS 'TRUSTED BRANDS'.

Consumer Electronics, v40, n29, pNA

July 17, 2000

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 493

... sellers by credit card, which he said eliminates "cumbersome" process of paying by check or **money order** -- norm at most **auction sites online** . It also allows customers to receive items they have won in auction more quickly, he...

25/3,K/14 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04603131 Supplier Number: 60307713 (USE FORMAT 7 FOR FULLTEXT)

Internet Makes "Identity Theft" Easier - Study 03/17/00.

Bonisteel, Steven

Newsbytes, pNA

March 17, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 663

... online but never received them.

Charles Sweet, 32, of Key Largo is accused of have **auctioned** items **online** under the business names "Dove Key Traders" and "Key Comber Traders," cashing checks and **money orders** buyers would send him after registering winning bids. Police said both eBay and Yahoo suspended...

25/3,K/15 (Item 4 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

04041877 Supplier Number: 53410697 (USE FORMAT 7 FOR FULLTEXT)

eBAY IN TROUBLE OVER DOWNTIME, FRAUD.

Computergram International, pNA

Dec 15, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 198

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

San Jose, California-based **internet auction** house eBay Inc has had more than its share of negative press lately. First came...

...The Oklahoma regional postal inspector's office is investigating eBay